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	DECLARATION FOR UTILITY OR DESIGN		Attorney Docket	Attorney Docket Number					
			First Named Inv	entor	KHAI HEEK K	CWAN			
	PATENT APPLI		CO	COMPLETE IF KNOWN					
	(37 CFR 1.63)		Application Num	ber					
	Declaration Submitted OR with Initial Filing	Declaration Submitted after Initial Filing (surcharge (37 CFR 1.16 (e)) required)	Filing Date		18,900				
			Group Art Unit						
			Examiner Name						
	As a below named inventor, I hereby declare that:								
ĺ	My residence, mailing address, and citizenship are as stated below next to my name.								
	I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:								
d notable by delition and cordition will in a still in									
	A computer network method for conducting payment over a network by debiting and orediting utilities accounts								
	(Title of the Invention)								
the specification of which									
is attached hereto									
	OR								
	was filed on (MM/DD/YYYY) as United States Application Number or PCT International								
	pplication Number and was amended on (MM/DD/YYYY) (if applicable).								
	Application (and the difference of (manuscript))								
	I hereby state that I have reviewed	and understand the cor	ntents of the above identi	fied specifica	ation, including the cla	ims, as			
amended by any amendment specifically referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-									
in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.									
I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's									
than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the									
-	application on which priority is claimed. Prior Foreign Application Foreign Filing Date Priority Certified Copy Attached?								
L	Number(s) Country		(MM/DD/YYYY)	Not Claim		NO			
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L									
	Additional foreign application	numbers are listed on a	supplemental priority dat	ta sheet PTC	D/SB/02B attached he	ereto:			

[Page 1 of 2]

Burden Hour Statement: This form is estimated to take 21 minutes to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231 DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO. Assistant Commissioner for Patents, Washington, DC 20231.

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DECLARATION — Utility or Design Patent Application

Direct all correspondence to: Customer Number or Bar Code Label 23336 OR Correspondence address below								
Name KHAI HEE KWAN								
Address 6/78 Houston Rd								
city Kingsford	Sta	re youhoo.com	ZIP 2032					
A - 2 2 2 2	ail: KHKOVA ophone	reyahoo.com	Fax					
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.								
NAME OF SOLE OR FIRST INVENTOR: A petition has been filed for this unsigned inventor								
Given Name (first and middle [if any]) KHA HEE Family Name or Surname KWAN								
Inventor's Signature			2- AUG-2001 Date					
Residence: City Kingsford	State NSW	AUSTRALIA Country	UALAYSI AN Citizenship					
Mailing Address 6/78 Houston Rd								
city Kingsford	State NSN	zip 2032	AUSTRALIA Country					
NAME OF SECOND INVENTOR: A petition has been filed for this unsigned inventor								
Given Name (first and middle [if any])	l l	nily Name Surname						
Inventor's Signature			Date					
Residence: City	State	Country	Citizenship					
Mailing Address								
City	State	ZIP	Country					
Additional inventors are being named on thesupplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto.								